



Order Filed on August 14, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**Michelle Labayen (ml 2960)**  
**Law Office of Michelle Labayen PC**  
**24 Commerce Street**  
**Suite 1300**  
**Newark, NJ 07102**  
**973-622-1584**

In Re:  
Carl Savage  
Fka Carl E. Savage

Chapter 13

Case No.: 20-13694  
Judge: Hon. Stacey Meisel  
August 12, 2020  
Hearing Date: ~~July 28, 2020~~

**ORDER EXPUNGING CLAIMS 3 BY KENTUCKY HIGHER EDUCATION**  
**ASSISTANCE AUTHORITY**

The relief set forth on the following pages numbered three (2) is hereby

**ORDERED**

**DATED: August 14, 2020**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page: 2  
Debtors: Carl Savage  
Case No.: 20-13694  
Caption Order Expunging Claims 3 by Kentucky Higher Education Assistance Authority

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THIS MATTER being opened to the Court by MICHELLE LABAYEN, ESQ, attorney for the debtor Carl Savage and this Court having considered the argument of counsel and good cause appearing and there being no opposition:

IT IS HEREBY,

ORDERED: Claims 3 is expunged

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Carl Savage  
Debtor

Case No. 20-13694-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db +Carl Savage, 332 Hudson Avenue, Hopatcong, NJ 07843-1756

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michelle Labayen on behalf of Debtor Carl Savage michelle@labayenlaw.com,  
silvia@labayenlaw.com/giovanna@labayenlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4